

**United States Bankruptcy Court
Northern District of Illinois**
Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Karstendiek, Steven L.	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all): 2684	Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all):
Street Address of Debtor (No. & Street, City, and State): 1712 Edgewood Court Algonquin, IL	Street Address of Joint Debtor (No. & Street, City, and State):
ZIP CODE 60102	ZIP CODE
County of Residence or of the Principal Place of Business: Cook County	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP CODE	ZIP CODE
Location of Principal Assets of Business Debtor (if different from street address above):	
ZIP CODE	

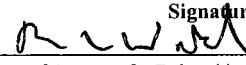
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) _____	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code.)	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
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Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2 million. Check all applicable boxes <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. <table style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left;">Estimated Number of Creditors</th> <th>1-49</th> <th>50-99</th> <th>100-199</th> <th>200-999</th> <th>1,000-5,000</th> <th>5,001-10,000</th> <th>10,001-25,000</th> <th>25,001-50,000</th> <th>50,001-100,000</th> <th>Over 100,000</th> </tr> <tr> <td></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table> <table style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left;">Estimated Assets</th> <th>\$0 to \$10,000</th> <th>\$10,000 to \$100,000</th> <th>\$100,000 to \$1 million</th> <th>\$1 million to \$100 million</th> <th>More than \$100 million</th> </tr> <tr> <td></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table> <table style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left;">Estimated Liabilities</th> <th>\$0 to \$50,000</th> <th>\$50,000 to \$100,000</th> <th>\$100,000 to \$1 million</th> <th>\$1 million to \$100 million</th> <th>More than \$100 million</th> </tr> <tr> <td></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>	Estimated Number of Creditors	1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	Over 100,000		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Estimated Assets	\$0 to \$10,000	\$10,000 to \$100,000	\$100,000 to \$1 million	\$1 million to \$100 million	More than \$100 million		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Estimated Liabilities	\$0 to \$50,000	\$50,000 to \$100,000	\$100,000 to \$1 million	\$1 million to \$100 million	More than \$100 million		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	THIS SPACE IS FOR COURT USE ONLY
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Official Form 1 (10/06)

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Steven L. Karstendiek	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)			
Location Where Filed: NONE	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: NONE	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). X Not Applicable Signature of Attorney for Debtor(s) Date Bruce L. Wald 02919095	
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following). <div style="text-align: right;"> _____ (Name of landlord that obtained judgment) </div> <div style="text-align: right;"> _____ (Address of landlord) </div>			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			

Voluntary Petition (This page must be completed and filed in every case)		Name of Debtor(s): Steven L. Karstendiek	
Signatures			
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X <u>/s/Steven L. Karstendiek</u> Signature of Debtor Steven L. Karstendiek X Not Applicable Signature of Joint Debtor Telephone Number (If not represented by attorney) Date		Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) <input type="checkbox"/> I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached. <input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X Not Applicable (Signature of Foreign Representative) (Printed Name of Foreign Representative) Date	
Signature of Attorney X <u></u> Signature of Attorney for Debtor(s) Bruce L. Wald, 02919095 Printed Name of Attorney for Debtor(s) / Bar No. Tishler & Wald, Ltd. Firm Name 200 S. Wacker Drive Suite 3000 Address Chicago, IL 60606 312-876-3800 312-876-3816 Telephone Number <u>1010 107</u> bwld@tishlerandwald.com Date		Signature of Non-Attorney Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached. Not Applicable Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. 110.) Address X Not Applicable Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above. Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. <i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.</i>	
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Not Applicable Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date			

Advanta Bank
c/o Federated Financial
P.O. Box 2034
Farmington Hills, MI 48333-2034

Advanta Bank
P.O. Box 8088
Philadelphia, PA 19101-8088

Alexanian Bros Medical Center
Malcom S. Gerald & Associates
332 S. Michigan, Suite 600
Chicago, IL 60604

American Family Insurance
c/o Credit Collection Services
Two Wells Ave., Dept. AmFam
Newton, MA 02459

American Marketing & Publishing
P.O. Box 801
DeKalb, IL 60115

American Marketing & Publishing
c/o Transworld Systems, Inc.
25 NW Point Blvd., Suite 750
Elk Grove, Village, IL 60007

Americollect, Inc.
(Nicolet Natural Artesian Water)
P.O. Box 1566
Manitowoc, WI 54221-1566

AT&T
P.O. Box 8100
Aurora, IL 60507

Car Smart Automotive, Inc.
1077 E. Main Street
East Dundee, IL 60118

Citibank South Dakota NA
P.O. Box 688907
Des Moines, Iowa 50368-8907

Citicorp Credit Card Services, Inc.
P.O. Box 140516
Toledo, OH 43614-0516

Comdata
P.O. Box 100647
Atlanta, GA 30384-0647

Dan Brenner
Accounting & Tax Services
1840 Shorewood Drive
Hoffman Estates, IL 60195

Direct Energy
101 Barnes Road
Liberty Plaza
Wallingford, CT 06492-4902

Exxon Mobil Fleet
P.O. Box 530988
Atlanta, GA 30353-0988

First American Bank
P.O. Box 0794
Elk Grove Village, IL 60009-0794

GE Consumer Finance
c/o Divine and Service, Ltd.
231 E. Main St., Suite 240
Round Rock, TX 78664

Harris Bank Barrington NA
3800 Golf Road, Suite 300
Rolling Meadows, IL 60008

Heritage Bank of Schaumburg
c/o Baker Miller Markoff & Krasny
29 N. Wacker Drive
Chicago, IL 60606

Illinois I Pass
2700 Ogden Avenue
Downers Grove, IL 60515

Minolta Business Center
P.O. Box 550599
Jacksonville, FL 32255-0599

Nicolet Natural Artesian Water
P.O. Box 085390
Racine, WI 53408-5390

Nicor Gas
P.O. Box 15618
Department 58
Wilmington, DE 19850

North Shore Agency, Inc.
c/o FedEx
P.O. Box 94515
Palatine, IL 60094-4515

Patrick & Jennifer Whitman
2060 Aspen Drive
Algonquin, IL 60102-4287

Paychex
4300 Weaver Parkway, Suite 100
Warrenville, IL

Phanton Manufacturing Int'l
c/o Kozacky & Weitzel
55 W. Monroe St., Suite 4250
Chicago, IL 60603

Phanton Manufacturing Int'l Ltd.
30451 Simpson Road
Abbotsford, B.C. V2T6C7

Rental Systems, LLC
1141 E. Main Stret, Suite 100
East Dundee, IL 60118

RH Donnelly
c/o Thomas D. Cahse
574 N. McLean Blvd< Suite 2B
Elgin, IL 60123-3288

RMS
c/o Yellow Transportation
4836 Brecksville Road
P.O. Box 491
Richfield, OH 44286

SBC
c/o NCO Financial Systems, Inc.
Two Wells Ave., Dept. AmFam
Newton, MA 02459

Schock's Towing Service, Inc.
P.O. Box 995
Dundee, IL 60118

Torres Credit Services, Inc.
27 Fairview Street
P.O. Box 189
Carlisle, PA 17015-3121

Travelers
300 Abboretum Place, Suite 100
Richmond, VA 23236

United Collection Bureau
c/o Citicorp Credit Services
5620 Southwyck Blvd, Suite 206
Toledo, OH 43614

United REcovery Systems
(Citibank South Dakota NA)
P.O. Box 722929
Houston, TX 77272-2929

US Bank
c/o Nova Information Systems
7300 Chapman Highway
Knoxville, TN 37920

Van Ru Credit Corp.
(ComEd)
11745 W. Bradley Road
Milwaukee, WI 53224

Waste Management Commercial
2421 W. Peoria Avenue, Suite 210
Phoenix, AZ 85029

Waste Management
RMS 4836 Brecksville Road
P.O. Box 523
Richfield, OH 44286

Waste Management Commercial
2421 W. Peoria
Phoenix, AZ

Watkins Motor Lines
RMS 4836 Brecksville Road
P.O. Box 523
Richfield, OH 44286

World Savings
P.O. Box 659568
San Antonio, TX 78265-9568

Yellow Pages
P.O. Box 60007
Anaheim, CA 92812-6007

Yellow Transportation
P.O. Box 73149
Chicago, IL 60673-7149

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re:

Bankruptcy Case Number: _____

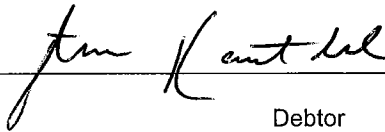
VERIFICATION OF CREDITOR MATRIX

Number of Creditors: _____

The above named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Dated:

10/10/07


Debtor

Joint Debtor